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March 21, 2001

11000 U.S. PTO  
09/812831  
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011 • 813 • 3431 • 6943  
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ATTORNEY DOCKET NO. 05793.3043  
CUSTOMER NUMBER: 22,852

**Box PATENT APPLICATION**  
**Assistant Commissioner for Patents**  
**Washington, DC 20231**

New U.S. Patent Application  
Title: METHOD AND SYSTEM FOR OFFERING DEBT  
RECOVERY PRODUCTS TO A CUSTOMER  
Inventor: Scott Bass, Richmond, VA

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 27 pages, including 4 independent claims and 16 claims total.
2. Drawings- 6 sheets of drawings (Figures 1-6).
3. Declaration and Power of Attorney.
4. Recordation Form Cover Sheet and Assignment to Capital One Financial Corporation.
5. The filing fee is calculated as follows:

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Basic Application Filing Fee					\$710	\$ \$710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	16	-	20	0	x \$18	
Independent Claims	4	-	3	1	x \$80	\$ 80.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	
Subtotal						\$ \$790.00
Reduction by 1/2 if small entity						-
TOTAL APPLICATION FILING FEE						\$ \$790.00

6. A check for \$830.00 is enclosed. The fee includes:

\$710.00 filing fee;  
 \$80.00 additional claims fee; and  
 \$40.00 Assignment recordation fee.

Please address all correspondence with respect to this application to:

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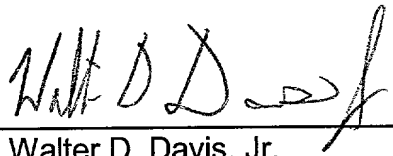
Please accord this application an application number and filing date and record and return the Assignment to the undersigned.

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.  
Assistant Commissioner for Patents  
March 21, 2001  
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The Commissioner is hereby authorized to charge any additional filing fees due and any other fees due under 37 C.F.R. § 1.16 or §1.17 during the pendency of this application to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

By:   
Walter D. Davis, Jr.  
Reg. No. 45,137

Dated: March 21, 2001